

FILED
3/31/25 10:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Case No. 22-70395-JAD

Joan Foy Albright

Chapter 13

Debtor(s).

Doc. # 87

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

☐ a motion to dismiss case or certificate of default requesting dismissal

X a plan modification sought by: Debtor

☐ a motion to lift stay
as to creditor _____

☐ Other:

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☐ Chapter 13 Plan dated

X Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

X Debtor(s) Plan payments shall be changed from \$ 2,260 to
\$ 2,200 per month, effective April 2025; and/or the Plan term shall be changed
from months to months. .

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.


X Other: **Nationstar Mortgage to be paid per approved permanent loan modification, DD Nos. 79 and 84.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 31st day of March, 2025



United States Bankruptcy Judge
JEFFERY A. DELLER

Stipulated by:

/s/ David A. Colecchia
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Joan Foy Albright
Debtor

Case No. 22-70395-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 31, 2025

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2025:

Recip ID	Recipient Name and Address
db	+ Joan Foy Albright, 6683 Quaker Valley Road, P.O. Box 102, Alum Bank, PA 15521-0102
15549905	+ BAC Home Loan Servicing LP, 6400 Legacy Drive, Plano, TX 75024-3609
15549913	+ Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268
15549914	+ Enhanced Recovery Company, P.O. Box 23870, Jacksonville, FL 32241-3870
15560803	+ Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., 700 E. Main Street, Suite 200 Norristown, PA 19401-4122
15549922	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, ATTN: Bankruptcy Department, PO Box 1047, Hartford, CT 06143-1047

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 01 2025 01:40:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15549911	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 01 2025 01:29:00	COMMONWEALTH OF PA, DEPT. OF REVENUE, DEPT. 280946, HARRISBURG, PA 17128-0946
15549907	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2025 01:40:18	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15549906	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2025 01:27:59	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15559347	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2025 01:26:44	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15549908	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 01 2025 01:40:08	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15564583	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 01 2025 01:39:50	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15549909	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 01 2025 01:39:18	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15549910	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 01 2025 01:29:00	Comenity Bank/Maurices, Attn: Bankruptcy, P. O. Box 182125, Columbus, OH 43218-2125
15549912	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 01 2025 01:38:34	Credit One Bank, Attn: Bankruptcy Department, P. O. Box 98873, Las Vegas, NV 89193-8873
15549915	Email/Text: bky_mail@fanniema.com	Apr 01 2025 01:29:00	Federal National Mortgage Association, 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892
15549916	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 01 2025 01:29:00	First National Bank of Pennsylvania, 4140 East

District/off: 0315-7

User: auto

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			State Street, Hermitage, PA 16148-3401
15549917	+ Email/Text: Bankruptcy@ICSystem.com	Apr 01 2025 01:29:00	I C System, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
15549918	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 01 2025 01:29:00	IRS, Philadelphia, PA 19255-0010
15549919	Email/Text: bk@lendmarkfinancial.com	Apr 01 2025 01:28:00	Lendmark Financial Services, Attn: Bankruptcy, 1735 N. Brown Road, Suite 300, Lawrenceville, GA 30014
15560268	Email/Text: bk@lendmarkfinancial.com	Apr 01 2025 01:28:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15558630	Email/PDF: resurgentbknotifications@resurgent.com	Apr 01 2025 01:26:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15568019	Email/Text: nsm_bk_notices@mrcooper.com	Apr 01 2025 01:29:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
15549921	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 01 2025 01:28:02	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
15549920	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 01 2025 01:28:03	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
15549923	+ Email/Text: ssa.bankruptcy@ssa.gov	Apr 01 2025 01:29:00	Social Security Administration/New York, Office Of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York, NY 10278-0004
15563109	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 01 2025 01:26:44	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15549990	^ MEBN	Apr 01 2025 01:21:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15549924	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 01 2025 01:27:17	Synchrony Bank/Amazon, Attn: Bankruptcy, P. O. Box 965060, Orlando, FL 32896-5060
15549925	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 01 2025 01:39:27	Synchrony Bank/Gap, Attn: Bankruptcy, P. O. Box 965060, Orlando, FL 32896-5060
15549926	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 01 2025 01:40:11	The Home Depot, c/o Home Depot Credit Services, 2455 Paces Road Ferry Road, Atlanta, GA 30339-1834

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr	*+	Lendmark Financial Services, LLC, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C., 700 E. Main Street, Suite 200, Norristown, PA 19401-4122
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-7

User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

Name	Email Address
Craig H. Fox	on behalf of Creditor Lendmark Financial Services LLC cfox@foxandfoxlaw.com, bankruptcy@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
David A. Colecchia	on behalf of Debtor Joan Foy Albright colecchia542@comcast.net dcolecchia@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;sc hantz.justinp.r133647@notify.bestcase.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Justin P. Schantz	on behalf of Debtor Joan Foy Albright jschantz@my-lawyers.us colecchia542@comcast.net;sshipley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;law careecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6